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UNITED STATES PATENT AND TRADEMARK OFFICE
WASHINGTON, D.C. 20231
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| APPLICATION NUMBER | FILING/RECEIPT DATE | FIRST NAMED APPLICANT | ATTORNEY DOCKET NUMBER |
|--------------------|---------------------|-----------------------|------------------------|
| 10/036,102 | 11/07/2001 | John Ventura | 00009/01UTL |

CONFIRMATION NO. 2939

FORMALITIES LETTER



OC000000007399853

ROBERT W. STROZIER
SUITE 930
2925 BRIANPARK DRIVE
HOUSTON, TX 77042



Date Mailed: 01/31/2002

2/31/02

NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

3/31/02

FILED UNDER 37 CFR 1.53(b)

Filing Date Granted

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given **TWO MONTHS** from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

RECEIVED

FEB 06 2002

- The statutory basic filing fee is missing.
Applicant must submit \$ 370 to complete the basic filing fee for a small entity.
- Total additional claim fee(s) for this application is \$27.
 - \$27 for 3 total claims over 20.
- The oath or declaration is missing.
A properly signed oath or declaration in compliance with 37 CFR 1.63, identifying the application by the above Application Number and Filing Date, is required.
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(l) of \$65 for a small entity in compliance with 37 CFR 1.27, must be submitted with the missing items identified in this letter.
- The balance due by applicant is \$ 462.

04/26/2002 SSESHE1 00000028 10036102

01 FC:201
02 FC:203
03 FC:205

370.00 OP
27.00 OP
65.00 OP

A copy of this notice **MUST** be returned with the reply.

[Signature]

Customer Service Center
Initial Patent Examination Division (703) 308-1202

PART 1 - ATTORNEY/APPLICANT COPY

DOCKETED

BY *[Signature]* DATE 2/28/02

FOR ACTION ON FOLLOWING DATES:

3/31/02 *[Signature]*
3/31/02 *[Signature]*



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANTS: Greenfeld, et. al.
SERIAL NO.: 10/036,102
FILED: 11/07/2001

§ ART UNIT NO.: 2122
§ EXAMINER:
§ DOCKET NO.: 00009/01UTL

TITLE: Bankruptcy Insurance Product
And Method for Implementing Same

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§

| | | |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------|-------------------|
| EV 008607627 US | CERTIFICATE OF MAIL BY EXPRESS MAIL | April 23, 2002 |
| Express Mail Number | | Date of Deposit |
| I hereby certify that this paper or fee is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 C.F.R. § 1.10 on the date indicated above and is addressed to the: | | |
| Assistant Commissioner of Patent | | |
| BOX MISSING PARTS | | |
| Robert W. Strozier | Washington, D.C. 20231 | April 23, 2002 |
| | | Date of Signature |

RESPONSE TO THE NOTICE TO FILE MISSING PARTS

Dear Sir:

The Applicant hereby responds to the Notice to File Missing Parts of the Nonprovisional Application of January 31, 2002 and submits the following documents:

- (1) Copy of Notice to File Missing Parts of the Nonprovisional Application included with a check in the amount of \$517 for the filing fee, extension fees and surcharge;
- (2) A Declaration with Power of Attorney; and,
- (3) Post Card.

Respectfully submitted,

Date: April 23, 2002

Robert W. Strozier, Reg. No. 34,024
Attorney for Applicants

04/26/2002 SSSESHE1 00000028 10036102

04 FC:215

55.00 OP



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